- (3) Effective date of conversion. If an individual chooses to remain enrolled with the M+C organization as an M+C enrollee, the individual's conversion to an M+C enrollee is effective the month in which he or she is entitled to both Part A and Part B in accordance with the requirements in paragraph (d)(5) of this section.
- (4) Prohibition against disenrollment. The M+C organization may disenroll an individual who is converting under the provisions of paragraph (a) of this section only under the conditions specified in § 422.74.
- (5) Election form. The individual who is converting must complete and sign an election form as described in \$422.60(c)(1).
- (6) Submittal of information to HCFA. The M+C organization must transmit the information necessary for HCFA to add the individual to its records as specified in §422.60(e)(6).
- (e) Maintenance of enrollment. An individual who has made an election under this section is considered to have continued to have made that election until either of the following, which ever occurs first:
- (1) The individual changes the election under this section.
- (2) The elected M+C plan is discontinued or no longer serves the area in which the individual resides, the organization does not offer, or the individual does not elect, the option of continuing enrollment, as provided under either § 422.54 or § 422.74(b)(3)(ii).
- (f) Exception for employer group health plans. (1) In cases when an M+C organization has both a Medicare contract and a contract with an employer group health plan, and in which the M+C organization arranges for the employer to process election forms for Medicareentitled group members who wish to disenroll from the Medicare contract, the effective date of the election may retroactive. Consistent with §422.250(b), payment adjustments based on a retroactive effective date may be made for up to a 90-day period.
- (2) Upon receipt of the election form from the employer, the M+C organization must submit a disenrollment no-

tice to HCFA within timeframes specified by HCFA.

[63 FR 35071, June 26, 1998; 63 FR 52612, Oct. 1, 1998, as amended at 65 FR 40317, June 29, 2000]

422.68 Effective dates of coverage and change of coverage.

- (a) Initial coverage election period. An election made during an initial coverage election period as described in §422.62(a)(1) is effective as of the first day of the month of entitlement to both Part A and Part B.
- (b) Annual election periods. For an election or change of election made during an annual election period as described in §422.62(a)(2), coverage is effective as of the first day of the following calendar year.
- (c) Open enrollment periods. For an election, or change in election, made during an open enrollment period as described in § 422.62(a)(3) through (a)(6), coverage is effective as of the first day of the first calendar month following the month in which the election is made, except that, if the election or change in election is made after the 10th day of any calendar month, then the election shall not take effect until the first day of the second calendar month following the date on which the election is made.
- (d) Special election periods. For an election or change of election made during a special election period as described in §422.62(b), the effective date of coverage shall be determined by HCFA, to the extent practicable, in a manner consistent with protecting the continuity of health benefits coverage.
- (e) Special election period for individual age 65. For an election of coverage under original Medicare made during a special election period for an individual age 65 as described in §422.62(c), coverage is effective as of the first day of the first calendar month following the month in which the election is made.

[63 FR 35071, June 26, 1998, as amended at 65 FR 40317, June 29, 2000]

§ 422.74 Disenrollment by the M+C organization.

(a) *General rule.* Except as provided in paragraphs (b) through (d) of this section, an M+C organization may not—